

United States Bankruptcy Court
District of New Hampshire

In re:
Christopher W. Barnouski
Debtor

Case No. 15-11742-JMD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0102-1

User: hk
Form ID: 318

Page 1 of 2
Total Noticed: 31

Date Rcvd: Feb 09, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 11, 2016.

db
2873933 +Christopher W. Barnouski, 129 Center Rd., Chichester, NH 03258-6217
2873934 +Best Buy Credit Services, PO Box 790441, Saint Louis, MO 63179-0441
2873936 Candia District Court, 110 Raymond Rd., Route 27, 422-2013-SC-00019, Candia, NH 03034
2873937 +Carrington Mortgage Service, 1610 E. Saint Andrew Place, Santa Ana, CA 92705-4931
2873940 Carrington Mortgage Service, PO Box 692408, San Antonio, TX 78269-2408
2873941 +Comcast, Box 6505, Chelmsford, MA 01824-0905
2873944 Comcast, PO Box 1577, Newark, NJ 07101-1577
2873943 +First National Bank of Omaha, PO Box 3412, Omaha, NE 68103-0412
2873945 First National Bank of Omaha, PO Box 3696, Omaha, NE 68103-0696
2873946 +Haughey, Philpot & Laurent, P.A., 816 N. Main St., Laconia, NH 03246-2656
2873947 +Highlands Fuel Delivery, 190 Commerce Way, Portsmouth, NH 03801-3242
2873950 +Home Depot, PO Box 790328, Saint Louis, MO 63179-0328
2873952 MERS, PO Box 2026, Flint, MI 48501-2026
2873955 +Stacy Barnouski, 25 Prospect St., Pembroke, NH 03275-1126
2873957 +Town of Pembroke, 4 Union St., Pembroke, NH 03275-1416
2873958 Union Bank, PO Box 512380, Los Angeles, CA 90051-0380
2873959 Union Plus Credit Card, PO Box 30255, Salt Lake City, UT 84130-0255
+Unitil, 6 Liberty Lane West, Hampton, NH 03842-1720

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr

2873932 +EDI: QVWDAHAR.COM Feb 09 2016 18:38:00 Victor W. Dahar, Trustee,
Victor W. Dahar Professional Association, 20 Merrimack Street, Manchester, NH 03101-2207
2873935 EDI: BANKAMER.COM Feb 09 2016 18:38:00 Bank of America, PO Box 5170,
Simi Valley, CA 93062-5170
2873939 EDI: CAPITALONE.COM Feb 09 2016 18:38:00 Capital One, PO Box 30285,
Salt Lake City, UT 84130-0285
2873938 +EDI: CITICORP.COM Feb 09 2016 18:38:00 Citibank, PO Box 6500,
Sioux Falls, SD 57117-6500
2873942 EDI: CITICORP.COM Feb 09 2016 18:38:00 Citibank, PO Box 6497,
Sioux Falls, SD 57117-6497
2873948 +E-mail/Text: bankruptcy@crhc.org Feb 09 2016 18:41:01 Concord Hospital, 250 Pleasant St.,
Concord, NH 03301-2598
2873949 +EDI: IIC9.COM Feb 09 2016 18:38:00 IC System, PO Box 64378, Saint Paul, MN 55164-0378
2873951 EDI: IIC9.COM Feb 09 2016 18:38:00 IC System Inc., 444 Highway 96E,
Saint Paul, MN 55127-2557
2873954 EDI: SWCR.COM Feb 09 2016 18:38:00 Southwest Credit, 4120 International Parkway,
Suite 1100, Carrollton, TX 75007-1958
2873953 E-mail/Text: bankruptcy@sw-credit.com Feb 09 2016 18:41:03 Southwest Credit,
4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958
2873954 EDI: RMSC.COM Feb 09 2016 18:38:00 Synchrony Bank, Bankruptcy Dept., PO Box 965060,
Orlando, FL 32896-5061
2873953 EDI: RMSC.COM Feb 09 2016 18:38:00 Synchrony Bank, Bankruptcy Dept., PO Box 965061,
Orlando, FL 32896-5061
2873956 +E-mail/Text: djodoin@pembroke-nh.com Feb 09 2016 18:41:08 Town of Pembroke,
311 Pembroke St., Pembroke, NH 03275-3234
2873964 E-mail/Text: mdelorey@labor.state.nh.us Feb 09 2016 18:41:06 Wage and Hour Administrator,
NH Department of Labor, PO Box 2076, Concord, NH 03302-2076

TOTAL: 14

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 11, 2016

Signature: /s/Joseph Speetjens

District/off: 0102-1

User: hk
Form ID: 318

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Total Noticed: 31

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 9, 2016 at the address(es) listed below:

Malcolm P. Blackwood on behalf of Debtor Christopher W. Barnouski blackwoodlaw@gmail.com,
jblackwood314@gmail.com
Office of the U.S. Trustee USTPRegion01.MR.ECF@usdoj.gov
Victor W. Dahar vdahar.trustee@gmail.com, vdahar@ecf.epiqsystems.com

TOTAL: 3

Information to identify the case:					
Debtor 1	Christopher W. Barnouski			Social Security number or ITIN	xxx-xx-7177
	First Name	Middle Name	Last Name	EIN	__-____
Debtor 2				Social Security number or ITIN	____
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-____
United States Bankruptcy Court District of New Hampshire Live Database					
Case number: 15-11742-JMD					

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Christopher W. Barnouski

February 9, 2016

By the court: J. Michael Deasy
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.